

is making rapid advances, and to-day in the United Kingdom, the liabilities of life insurance companies amount to £263,829,625; nearly half the entire population are insured. Business men look upon it as one of the best ways of investing their money. Medical men should all take out insurance when they are beginning their professional life, if possible, and I should advise the endowment plan, as in our profession the best work is done in early and middle life, having many years in which we will have to lay by the shovel and the hoe.

The examination forms have become very elaborate but very essential, for (1) they act as a guide; (2) they specify the points to which attention is especially called; (3) allow a proper estimate to be made of the proposer's health; (4) risks can be classified by them; (5) a useful indication for re-insuring; (6) a basis for statistics.

The expectancy table of life is what we base our reckoning on, and this expectancy at any age is the average after-lifetime of all persons at that age, and can be arrived at by deducting the age of the applicant from eighty, and taking two-thirds of the difference; thus, if forty is the age, twenty-seven is about the expectancy. In gathering statistics for life insurance we can get the after history of those. It is the duty of the examiner to promptly attend to all cases, to let no time elapse; as in many cases it is not the applicant who has sought the insurance, but the agent; and if any delay the applicant may cool off and the company lose the risk. Approach your applicant quietly and gently, as you would a child, whose confidence you wish to gain; try to put him in a good light, facing a window if possible; have a little chat with him for a minute or so, and during that time take soundings and note various points as to his general appearance, powers of resistance, etc. See if he looks like a man who takes care of himself. No third person should be present during the examination.

Heredity, as a rule, is not as fully considered as it should be. In noting the cause of death in family history do not use ambiguous terms, as accident, change of life, cold, dropsy, fever, debility—these convey very little information and require much tiresome explanation. Heredity as to duration of life I shall classify under three heads: (1) Where most reach adult life and die between sixty and seventy-two; (2) long-lived families; (3) short-lived families, where almost all die before sixty from a general break-down.

We find most applicants belong to class No. 1. No. 2 are very profitable risks, even if flaws in the applicant. No. 3. are very disastrous to the company. If applicant is young, inquire about grandparents, particularly as to their age either living or at death.

The hereditary influence of phthisis pulmonalis is a very